



City of Helena

IMPORTANT EMPLOYEE BENEFIT INFORMATION

Benefit Education and Voluntary Benefit Enrollment

- Open Enrollment **May 15, 2012** through **June 15, 2012**
- Call Unum 6am to 6 pm MST Monday through Friday at:
1-866-538-8807



Protect what you work for

Term Life Insurance

- Generous coverage levels during your initial enrollment period, without medical questions
- You select increments of \$10,000 of Coverage
- Your own portable plan
- Premiums paid through convenient payroll deduction
- Ability to add your children and spouse to this product
- Enroll in the minimum \$10,000 to “lock in” future insurability and increases without medical questions during any future annual enrollment

Accident Insurance

- Unexpected out-of-pocket medical expenses can become a significant financial burden
- This plan reimburses you with cash benefits upon the unforeseen medical expenses due to an accident
- Common Benefits include \$150.00 for Emergency Room visits and up to \$5,000 for broken bones
- Premiums are conveniently payroll deducted
- Your own portable plan
- Ability to add coverage for your spouse and children

Income Protection Disability Insurance

- If you become unable work, would your bank account be disabled?
- Protect your income and get paid a percentage of your monthly salary in case you cannot work due to a covered injury or illness.
- One-time guarantee issue opportunity during this enrollment period
- Provides 6 weeks of maternity benefits
- Premiums are conveniently payroll deducted